Sr. No.	Name of the bank	1996-97	1997-98
19	Indian Overseas Bank	375.73	201.76
20	Oriental Bank of Commerce	46.22	0.13
21	Punjab National Bank	150.34	372.70
22	Punjab & Sind Bank	9.93	16.98
23	Syndicate Bank	58.79	109.16
24	Union Bank of India	30.57	16.55
25	UCO Bank	220.57	176.34
26	United Bank of India	65.48	29.90
27	Vijya Bank	12.72	6.72
	TOTAL	2162.00	2800.12
	Financial Institutions		
1. I-DBI		29.98	270.91
2. I-CICI*		157.95	241.02
3. II-BI		6.70	6.70
4. IF-CI		159.91	399.70

*For April to December

CVC's view on NPAs of Banks

1485. SHRI J. CHITHARANJAN:
SHRI GURUDAS DAS GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention has been drawn to the view expressed by the Central Vigilance Commissioner while speaking at a seminar on computerisation in banks that large portion of non-performing assets of banks and financial institutions are a result of connivance between banks' officials and corporates;

(b) if so, the details thereof and Government's reaction thereto; and

(c) what are the details of the NPAs of the public sector banks and financial institutions, bank-wise, as per the latest estimate available and out of this how much is owed by corporate sector?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (BANKING, REVENUE AND INSURANCE) (SHRI KADAMBUR M.R. JANARTHANAN): (a) and (b) the Central Vigilance Commissioner, while speaking in a seminar on computerisation on 22.1.1999 stated that "from a common man's perspective our banking system has become a convenient ground for exploitation by unscrupulous industrialists".

Advances of banks turn non-performing due to a variety of factors such as deficiencies in credit apparaisal, non-observance of norms for sanction of loans and laxity in post-disbursement supervi-

sion, diversion of funds by the borrowers, wilful defaults, absence of Management Information System, etc. There are also external circumstances for rise in non-performing assets such as recession in the industry due to which the borrower fails to produce and market his goods, non-availability of raw material, closure of suspension of business due to strike, natural calamities, change in policy etc.

(c) Statements giving details of NPAs of public sector banks and financial institutions bank-wise and institution-wise for the year 1997-98 as reported by Reserve Bank of India (RBI) are given in Statement I and II (*See* below) RBI's data base does not generate details of NPAs of corporate sector.

Statement I

Details of Non Performing Assets (NPAs) of Public Sector Banks for the Year 1997-98 as reported by Reserve Bank of India

(Rs. in crores)

Name of the Bank	1997-98		1997-98	
	Gross NPA	% of NPAs to total advances	Net NPA	% of Net NPAs
State Bank of India	11465.36	14.14	4497.77	6.07
State Bank of Bikaner & Jaipur	463.04	11.73	267.51	7.13
State Bank of Hyderabad	964.67	18.96	503.48	10.88
State Bank of Indore	299.83	15.05	208.48	10.96
State Bank of Mysore	538.83	17.47	306.67	10.75
State Bank of Patiala	514.75	11.88	288.90	7.04
State Bank of Saurashtra	364.78	14.83	157.14	6.98
State Bank of Travancore	911.00	20.06	504.73	12.21
Allahabad Bank	1458.93	23.18	859.36	15.09
Andhra Bank	341.30	9.86	93.76	2.92
Bank of Baroda	3129.28	14.63	1290.38	6.60
Bank of India	2669.00	11.55	1570.00	7.13
Bank of Maharashtra	709.09	17.39	316.57	8.59
Canara Bank	3580.81	18.69	1265.29	7.25
Central Bank of India	2414.53	20.47	1304.74	12.21
Corporation Bank	341.86	7.60	125.46	2.93
Dena Bank	774.79	13.73	439.43	8.28
Indian Bank	3428.39	38.96	1888.67	26.01

(Rs. in crores)

Name of the Bank	1997-98		1997-98	
	Gross NPA	% of NPAs to total advances	Net NPA	% of Net NPAs
Indian Overseas Bank	1255.00	13.38	543.00	6.26
Oriental Bank of Commerce	397.23	6.16	287.15	4.48
Punjab National Bank	2447.00	14.50	1526.00	9.60
Punjab & Sind Bank	1038.90	26.79	345.08	10.84
Syndicate Bank	1185.29	15.31	401.94	5.78
Union Bank of India	1194.73	11.18	787.39	7.66
United Bank of India	1451.00	33.50	472.00	14.10
UCO Bank	1780.30	24.04	705.12	11.14
Vijaya Bank	532.95	15.21	276.16	7.50

(Data provisional)

Statement II

Details of non Performing Assets (NPAs) of Financial Institutions Institution-wise for the Year 1997-98 as reported by Reserve Bank of India

Name of the Institution	1997-98	
	Gross NPA	% of NPAs to total advances
ICICI	2834.62	7.66
IDBI	5101.00	10.14
Exim Bank	512.65	14.49
SIDBI	263.67	2.05
IFCI	2663.28	13.62
TFCI	53.84	7.24
IIBI	286.68	13.12
NABARD	330.57	1.46
NHB	0.00	0.00

(Data Provisional)